



New Math

WHEN DOES: $-30 + 43 = 0$?

When it involves placing your hard earned retirement dollars directly into the market.

If during the first year you **LOST 30%** it would take a **43% GAIN** the following year just to get you back to where you started!

Can you afford to gamble with your nest egg?

If not, consider an Indexed Annuity with American Equity. Your interest earned can be tied to the potential appreciation of an index without risk of loss due to index volatility.

Indexed Annuities issued by American Equity Investment Life Insurance Company, Des Moines, Iowa. Participation, Asset Fee, and Cap Rates apply to potential appreciation of index. Surrender charges apply to early surrenders, partial withdrawals in excess of penalty-free withdrawal amount and certain annuitizations. Ask your American Equity representative to see product specific brochures, guides and benefit summary and disclosures for definition of previously referenced rates and charges. Ask an American Equity representative for current rates and state specific charges. Rates are subject to change at any time. Products are available in most states. Indexed Annuity Contracts are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.

4089 10/09/07



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A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- from A.M. Best is its fourth highest rating.



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